



Your Novated Lease

AutoCarFinance

1300 547 226 | AutoCarFinance.com.au



“Excellent service, very friendly
and professional.”



Google Rating

5/5 ★★★★★

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What is a Novated Lease?

A novated lease is a tax-effective car finance option that lets you bundle your car payments and running costs into one monthly payment that your employer pays for using a combination of your pre and post-tax salary.

How does a novated lease work?

If you have the option of receiving a car as part of your salary package, a novated lease allows you to enjoy significant tax savings because payments associated with your vehicle are paid from your pre-tax salary.

With an Auto Car Finance novated lease, we'll source and purchase the car of your choice. Your employer will deduct the cost of the lease and your vehicle's running costs (fuel, servicing, tyres, etc.) from your salary, and you'll enjoy hassle-free driving in your new car.

Compared with other types of car finance, a novated lease gives you the convenience of having all your car costs packaged into one simple payment and access to fleet discounts on fuel and servicing – along with great tax benefits.

All your car costs covered in one monthly payment

At Auto Car Finance, we'll set you up so that your novated lease payments cover your car's expenses during your lease term.

Your monthly payments will include the costs of:

- **Finance**

Your lease repayments can be drawn from your pre-tax salary, saving you thousands in tax.

- **Fuel**

We offer our novated lease clients Shell or Caltex/Ampol fuel cards, or you can get us to reimburse you for the fuel costs you've incurred each month.

- **Registration & Insurance**

We can pay your registration and insurance for you, or reimburse you for these costs.

- **Servicing & Maintenance**

You'll receive fleet discounts on servicing and tyres, and we check every job to ensure you're not overcharged.

- **Roadside Assistance**

Drive with confidence when you bundle 24/7 roadside assistance into your novated lease.

- **Regular Reporting**

We'll let you know how you're tracking against your budget throughout your lease to keep you on track and avoid surprises.

Novated Leasing Explained

A novated lease is a three-way agreement between you, your employer and Auto Car Finance. Under this agreement, you enter into a finance lease with Auto Car Finance; then a novation agreement is used to transfer some of the obligations of the lease to your employer.

Once a novation agreement is in place, your employer – not you – is considered to be the lessee of your car. This means that your vehicle can be treated as a company car which gives you access to significant income tax and GST savings.

With a novated lease, your employer will deduct an agreed amount from your salary regularly and transfer these funds to Auto Car Finance to pay for your lease and your vehicle's running costs. We'll monitor your car expenses and provide regular reporting throughout the life of your lease to ensure you're tracking in line with your budget.

A novated lease is a tax-effective way to finance your car and have your employer pay for it using a combination of your pre and post-tax salary. Speak to your employer to see if you might be eligible for a novated lease within their salary packaging policy.



Auto Car Finance makes novated leasing easy

Arrange an Auto Car Finance novated lease for your car in four simple steps:

1

Call us on 1300 547 226

Need help to understand if a novated lease is right for you? We can explain how they work, how a novated lease can help you minimise your tax, and how to get started.

2

Choose the car you'd like to finance

An Auto Car Finance novated lease allows you to finance a new or used car – you can even choose to finance your existing car. We can organise test drives and negotiate on your behalf to achieve a better price for your new car and a higher value for your trade-in.

3

Approve your quote

Once you've chosen the car you'd like to finance and decided on any extras, we'll provide you with a quote that includes all costs associated with financing and running your vehicle over the life of your lease. When you've approved this, we'll look after the paperwork and get you into your new car fast.

4

Leave the rest to us

We'll order your car and organise for delivery as soon as your finance is approved. You'll receive an Auto Car Finance fuel card and have peace of mind that we're managing all vehicle expenses on your behalf.

What is Salary Packaging?

Salary packaging allows you to save on income tax and GST by paying for expenses with your pre-tax salary.

There are many items that the Australian Tax Office (ATO) allow employees to package, but your personal situation will be determined by your industry and your employer's salary packaging policy.

At Auto Car Finance, we make salary packaging easy – saving you time and money. Our low management fees and exceptional customer service mean hassle-free motoring and more money in your pocket.

We recommend you speak with an independent financial adviser to determine which items you're eligible to salary package.

Why salary package a car with a novated lease?

Vehicles are the most commonly salary packaged item as they have the potential to deliver the most substantial tax savings. At Auto Car Finance, we can salary package new or used cars for you or a family member, including a vehicle that you already own.

Salary packaging your car with a novated lease allows you to:

- Reduce your PAYG income tax
- Save GST on your car's purchase price
- Save GST on your car's running costs
- Access fleet discounts at purchase and servicing
- Save on fuel with an Auto Car Finance fuel card

Novated Lease Product Advantages



Save on income tax

With a novated lease, your car repayments and running costs are paid for using a combination of your pre and post-tax salary. This approach reduces your taxable income and allows you to enjoy significant tax savings.



Save on GST

Because Auto Car Finance purchases your car on your behalf, GST is excluded from the sale price when you buy with a novated lease. You'll also save on GST for all running costs including fuel, servicing and tyres.



Access better pricing

Our car buying service provides you with competitive pricing on the new or used car of your choice - any make, any model – Australia-wide.



Enjoy peace of mind

Auto Car Finance's maintenance program takes the hassle out of scheduled servicing, maintenance and repairs. Our repair specialists offer fleet discounts on parts and labour, and we check every job to ensure you're not overcharged.



Save on fuel

Choose from a Shell or Caltex/Ampol fuel card, allowing you to pay for fuel at more than 90% of suppliers across Australia. Or, you can save your receipts and get us to reimburse you.



Stay on budget

We'll help you to budget for the cost of your car's finance and running expenses throughout the life of your lease and monitor your costs to ensure you're tracking in line with this budget.



GST Savings

One of the great benefits of novated leasing is that it lets you enjoy GST-free motoring. With a novated lease, you'll save on GST in two ways:

- **Save on the purchase price of your car**

GST is excluded from the sale price when you buy with a novated lease because Auto Car Finance purchases your car on your behalf. By paying no GST you can save thousands of dollars when you buy your new car.

If you choose not to use Auto Car Finance's car buying service, we recommend you buy your new car through a registered car dealer rather than a private seller. A registered dealer can issue us with a tax invoice, allowing us to claim back GST on your behalf; this option isn't available with a private sale.

- **Save on the running costs of your car**

Depending on your employer's salary packaging policy, they may be able to claim back the GST portion of your vehicle's lease repayments and running costs, saving you 10%.

What is FBT?

Fringe benefits tax (FBT) is paid by your employer on certain benefits they provide you with, including allowing you to use a work car for private purposes.

When you finance a vehicle with a novated lease, your employer will use your pre-tax salary to pay for a portion of your novated lease, effectively reducing your taxable income. To offset this, the ATO levies FBT on the benefits you've received as a result of your novated lease.

How is FBT calculated?

The annual FBT charge on a novated lease is generally calculated by multiplying the cost of the car (including GST) by a 20% flat rate determined by the ATO.

Though you'll be liable to pay FBT at tax time, a novated lease is usually still tax effective because in most cases, your income tax savings will be greater than the FBT payable.

At Auto Car Finance, we use the employee contribution method (ECM) to reduce the amount of FBT you're charged. With the ECM, any post-tax contributions that you make towards the running costs of your vehicle reduce your payable FBT. And, if you use your vehicle for business more than 50% of the time, we'll use the operating cost method to calculate the FBT owing, providing you with even more savings.

What is ECM?

What is the ECM (Employee Contribution Method)?

The employee contribution method (ECM) allows you to reduce your FBT (fringe benefits tax) liability by making post-tax contributions towards the running costs of your car. At Auto Car Finance, we automatically split your novated lease costs into pre and post-tax contributions to maximise the tax benefit you receive.

How does ECM work?

The most tax-effective way to use ECM is to pay enough of your car running costs in post-tax dollars, removing the need to pay any FBT. The post-tax amount required to eliminate your FBT liability is generally 20% of the GST-inclusive price of your vehicle each year.

Contact Auto Car Finance on 1300 547 226 for more information about ECM, including how it's calculated and how it may benefit you.

What is a Residual Value?

At the end of your novated lease, you'll have a residual value payment due. The residual value is the GST-inclusive amount owing on your car at this time.

The residual value is calculated by the Australian Taxation Office (ATO) and is usually expressed as a percentage of the amount financed:

Lease term (years)	Minimum residual %*
1	65%
2	55%
3	45% - 50%*
4	35% - 45%*
5	25% - 30%*

* Please treat these values as guidelines only

We'll be in touch six months before your lease term ends to discuss your residual value and the options you have, which might include:

- Signing a novated lease for a new car
- Refinancing your residual value for another loan term
- Paying out your residual value so that you own your car outright

Fleet Management

At Auto Car Finance, we provide proactive, personal service throughout the life of your novated lease – not just until your finance has settled. Fleet management is an important part of our business, and we're driven to deliver a hands-on approach that sets us apart from our competitors.

Our experienced team work hard to make your vehicle ownership experience rewarding and hassle-free. We take care of the following aspects – and more - for our novated lease drivers:



Lease Payments



Insurance



Maintenance



Tyres



Fuel



Registration



Roadside Assistance

Fleet management benefits

With Auto Car Finance, owning a car is easy. We'll collect money directly from your employer and use these funds to pay for the running costs of your vehicle on your behalf. We're responsive, customer-focused and transparent – which means you'll always know where things are at when it comes to your novated lease.

- **Comprehensive reporting**

Our online portal allows you to access detailed reporting 24/7 from any device. Check your account balance, submit a claim and run a transaction report to see your spend on fuel, insurance and more.

- **Fuel savings**

Our fuel cards allow you to enjoy discounted fuel at more than 90% of Australian petrol stations.

- **Fringe benefits tax (FBT) management**

We'll proactively collect data to make it easy for you to meet your FBT reporting obligations with confidence.

- **Budget management**

We'll help you to budget for the cost of your car's finance and running expenses throughout the life of your lease, and monitor your costs to ensure you're tracking in line with this budget.

- **Industry-leading customer service**

We're serious about customer service. We're proud to maintain a 5-star Google rating, and two-thirds of our business is via referrals from satisfied clients.

- **Professional, honest advice with your best interests at heart**

We don't work based on commission – at Auto Car Finance, we're here to source and structure the best deal for you. We provide independent expert advice that's tailored to your individual needs.

Contact us for more information about making your motoring easy with an Auto Car Finance novated lease.





68% of our business
is referral based.

We work harder to
keep our clients happy!

Lease or Buy?

Buying a new car is a significant financial decision – it's worth doing your research to ensure you make the right choice regarding vehicle finance. At Auto Car Finance, we're here to help you make an informed decision on the best way to finance your car.

Lease versus Buy – how do I decide?

The decision on whether to lease or buy your new car should be a fairly straightforward one. At Auto Car Finance, we can help you to thoroughly review the likely costs of both scenarios so that you can choose the option that best suits you. We'll provide honest, expert advice, and support you with a hassle-free purchasing process if you decide to proceed.

Why would I choose a Novated Lease?

If your employer gives you the option of receiving a car as part of your salary package, it's worth investigating the many benefits a novated lease provides:

- Your repayments will be made using a combination of your pre and post-tax salary, reducing your taxable income and saving you thousands at tax time.
- A novated lease includes your vehicle's running costs such as fuel, servicing and tyres. You'll have to pay for these expenses regardless – so it makes sense to use your pre-tax salary to pay for them, further reducing your taxable income.
- You'll enjoy GST-free motoring, with GST excluded from both the purchase price and running costs of your car.

Mid-Lease Transfers

Transferring Novated Leases

At Auto Car Finance, we're committed to delivering the best outcome for our customers. Because novated leases typically run from one to five years, there's a reasonable chance you may change employers during your novated lease period.

Our approach to mid-lease transfers reflects our commitment to providing industry-leading customer service and a hassle-free experience for you. It's easy to move your novated lease to Auto Car Finance - we operate with your best interests at heart and, importantly, we don't work on commission.

Many novated leasing companies will encourage you to refinance your lease if you change novated lease supplier due to a change in employment. This usually delivers few – if any – customer benefits; rather, it's a somewhat sneaky way for your new novated leasing provider to receive a commission from the new finance provider.

At Auto Car Finance, we don't work that way. We'll set up a new salary packaging and fleet management arrangement for your existing lease, meaning there's no need to refinance anything. By taking this approach, we do our best to ensure that your payout figure or residual value is approximately the same as the market value of your vehicle when it's time to upgrade.

Contact us for more information about how we can make your mid-lease transfer straightforward and pain-free.

Novated Leasing for Government Employees

Auto Car Finance specialises in creating tailored novated leasing programs for government employees. We partner with government agencies and departments at the state and national level to ensure their employees receive tax savings on the purchase and ongoing running costs of their chosen vehicle.

With an Auto Car Finance novated lease, your employer will deduct an agreed amount from your salary each pay cycle and transfer these funds to us. We'll pay for your lease and vehicle running costs, monitoring these expenses throughout the life of your lease to ensure you're tracking in line with your budget.

Competitive novated leasing for government employees

At Auto Car Finance, we make the novated leasing process easy:

1

Call Auto Car Finance on 1300 547 226

We'll explain how your government novated lease will work, how you'll achieve significant tax benefits, and how to get started.

2

Choose the car you'd like to finance

You can finance a new or used car – even your existing vehicle. We'll negotiate on your behalf to achieve a better price for your new car and a higher value for your trade-in.

3

Approve your novated leasing quote

We'll provide a quote that includes all costs associated with financing and running your vehicle over the life of your lease.

4

Leave the rest to us

We'll order your car and arrange for its delivery. From here, we'll manage all running costs on your behalf.

We're government novated leasing specialists

Auto Car Finance allows government employees to finance a car and have your employer pay for your lease using a combination of your pre and post-tax salary. Your post-tax payments will generally offset your fringe benefit tax (FBT) liability, meaning you won't need to pay FBT.

As well as delivering tax benefits, a novated lease will allow you to access a better purchase price and discounts on servicing, maintenance and repairs.

- **Access better pricing**

Receive professional, competitive pricing on a new or used car of your choice - any make, any model – Australia-wide.

- **Save on income tax**

Reduce your taxable income by paying for your car repayments and running costs using your pre and post-tax salary.

- **Save on GST**

GST is excluded from the sale price when you buy with a novated lease. This GST saving (also known as an input tax credit) is limited to ~\$5,376.00.

- **Enjoy peace of mind**

Our repair assist program provides fleet discounts on servicing, maintenance and repairs.

- **Save on fuel**

Enjoy fuel discounts at more than 90% of suppliers across Australia.

- **Stay on budget**

We'll help you to budget for the cost of your car's finance and running expenses throughout the life of your lease and ensure you're tracking in line with this budget.

At Auto Car Finance, we're novated leasing specialists. When you work with us, you can expect market-leading rates, exceptional service and a rewarding, hassle-free experience.

Call us on 1300 547 226 today to get started.



My ACF Account

Q: How do I access my Auto Car Finance account?

A: Access your account online at www.autocarfinance.com.au/login. You will receive an email with login instructions. Your account allows you to access important loan information and keep track of your vehicle running costs 24/7 from anywhere.

Q: How do I check my account balance and see how my novated lease is tracking?

A: You'll receive monthly emails with your account balance; you can also access your account information 24/7 via your Auto Car Finance online account. Or call us on 1300 547 226 between 8.30am and 6pm, Monday to Friday.

Q: How do I pay for fuel?

A: After filling your car, simply present your Auto Car Finance fuel card for quick and easy payment.

Q: What if I lose my Auto Car Finance fuel card?

A: You must notify us immediately if your fuel card is lost or stolen. We'll cancel this card and reissue you with a new card. Please be aware that you're responsible for all transactions that take place on your card before you let us know that it's missing.

Q: What can Auto Car Finance's approved suppliers help me with?

A: We have an extensive network of approved suppliers across Australia, including car dealerships, mechanical repair centres, tyre outlets, automotive glass repairers and roadside assistance providers.

Q: How do I arrange for my car to be serviced?

A: Contact the Auto Car Finance team for help locating your nearest approved vehicle servicing specialist. Please let the mechanic know you're an Auto Car Finance client when making a booking – this will ensure they arrange an order number with us before starting work on your vehicle.

Q: What if I use a provider who's not affiliated with Auto Car Finance?

A: If you use a non-approved supplier, you can pay for their service directly and ask Auto Car Finance to reimburse you via your online account. Any existing suppliers you have who are not part of the Auto Car Finance network of registered suppliers can join by giving us a call on 1300 547 226.

Q: Who pays for my servicing and repairs?

A: If your car is booked with one of our approved suppliers, they'll invoice Auto Car Finance and the cost will be deducted from your online running account. If you use a non-approved supplier, you'll need to pay them directly and submit a reimbursement claim. Claims can be lodged via your online account – simply log in and select 'Make a Claim'.

Q: Will Auto Car Finance pay for my registration & insurance each year?

A: Yes, you can ask us to pay your registration renewal on your behalf. When your registration renewal arrives in the mail, check all details are correct and complete the form, then log in to your online account and select 'Make a Claim'.

Auto Car Finance may take up to 10 working days to pay your registration after we receive your renewal form. If payment is due sooner, please pay it directly and ask us to reimburse you.

Q: Can I pay my registration & insurance renewal myself?

A: Yes, if you'd prefer to pay your registration renewal yourself, you can do this and ask us to reimburse you via your online account. Please be aware that your car is registered in your name and it's your responsibility to make sure it's always registered & insured.

Q: What happens if I spend more than I've budgeted for?

A: If you spend more on vehicle running costs than you'd planned to, we'll be in touch to discuss increasing your pre-tax payment. If at the end of your lease your account balance is negative, Auto Car Finance will invoice your employer for the shortfall, and they'll recover any funds due from you directly.

Q: What happens if I spend less than I've budgeted for?

A: If you spend less than you'd planned to, any unused funds will be returned to your employer at the end of your lease term. Once any adjustments are made and PAYG tax is deducted, the balance will be returned to you.

Q: What happens if I leave my employer during my novated lease term?

A: If you're leaving your employer, please call us on 1300 547 226 so that we can discuss your options. Generally, you can:

- 1. Re-novate your vehicle with your new employer**, if their salary packaging policy allows. You'll need to sign a new novation agreement.
- 2. Continue to make lease payments** yourself until your lease ends or you pay out the vehicle. With this approach, the lease term remains the same and the agreed-upon residual amount will still be due at the end of the lease. Your vehicle's running costs will be at your own expense and paid for from your post-tax dollars.
- 3. Pay out the lease** and take ownership of your vehicle. Call Auto Car Finance on 1300 547 226 to request a payout figure.
- 4. Use Auto Car Finance's Redundancy Insurance** if you've been made redundant involuntarily. Call 1300 547 226 to speak to our insurance team for further information.

“We are one of few novated leasing companies that set you up correctly and ensure you receive REAL savings.”





FAQ

Buying a New Vehicle

Q: Why would I buy a new car through Auto Car Finance?

A: At Auto Car Finance, we negotiate on your behalf to get a better car at a better price. As one of Australia's largest car buyers, our market experience and knowledge of pricing, dealer margins and re-sale value ensure you'll get a better deal.

Q: What brands can I buy through Auto Car Finance?

A: We buy all makes and models, Australia-wide. We'll ensure you get the best deal and arrange for your new car to be delivered to your door. If you're not sure which new car is best for you, we can help you find 'the one' – from safety ratings to fuel efficiency, we know the market.

Q: How much does the Auto Car Finance car buying service cost?

A: Our car buying service is completely free. We'll source and purchase the car of your choice at no cost to you.

Q: How do I know I'm getting the best price?

A: At Auto Car Finance, we request quotes from more than 10 major dealers to ensure you get a great deal.

Q: Can I take my car for a test drive before I commit to buy?

A: Of course. Your Auto Car Finance consultant can organise test drives to help you arrive at a decision.

Selling a Vehicle

Q: How do I get the best price for my trade-in?

A: You'll get the best price for your trade-in by selling privately. However, there's a lot of inconvenience and hassle associated with selling your car this way. Auto Car Finance's Trade Plus service takes the stress out of managing your own advertising, inspections and negotiations.

Q: Can Auto Car Finance help me to sell my car?

A: Absolutely, we make it easy to trade in your car. Unlike most car dealerships, we treat your car purchase and trade-in separately, which means you get the best price on your new car and the most for your trade-in.

To maximise the value of your trade-in, simply complete our online form and attach some photos of your vehicle; we'll provide you with a confirmed trade-in value without even seeing your vehicle. If you proceed, you'll be paid for your car and a tow truck will collect it from you at the purchasing dealer's expense.

Q: What information do I need to give you to trade in my car?

A: At Auto Car Finance, we aim to keep it simple. Simply complete a vehicle appraisal, provide some current photos, and we'll take care of the rest.

Q: How much does it cost to sell my car through Auto Car Finance?

A: Absolutely nothing. We work independently to find the best option for your trade-in and negotiate on your behalf.

Car Finance

Q: Can I finance my car through Auto Car Finance?

A: Yes. Whether you're purchasing a new or used car, we'll negotiate on your behalf to get the best purchase price, then match you with the most appropriate finance solution.

Q: What type of car finance is right for me?

A: The right finance solution for you will depend on many factors, including whether you're buying privately, as a business or you're eligible for a novated lease. Your Auto Car Finance consultant will work with you to identify the best car finance option based on your situation.

Q: Can I get my car finance pre-approved?

A: Yes. Just call us on 1300 547 226 to arrange pre-approval and enjoy the peace of mind that once you've found the right car, we can arrange your finance fast.

Q: What is a car loan?

A: A car loan (or consumer loan) is the most common type of car finance for private vehicles and the simplest way to organise structured repayments over a set term. It's a good option if you rarely use your car for business purposes, and your employer doesn't offer novated leasing.

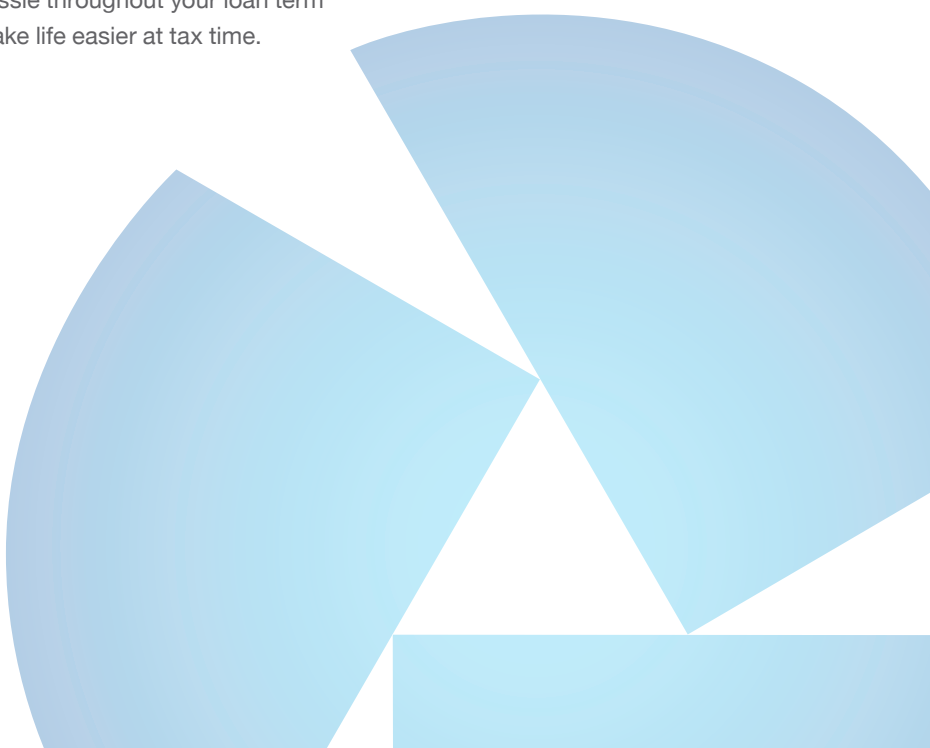
Q: What is a chattel mortgage?

A: A chattel mortgage is a commercial loan designed for companies and individuals who use their car for business 50% or more of the time. If you or your company make annual motor vehicle claims, a chattel mortgage will allow you to claim tax deductions and GST credits, significantly reducing your running costs.

Q: What are the benefits of a chattel mortgage?

A: While a chattel mortgage works similar to a standard car loan, it allows you to claim the GST included in each repayment as a tax deduction, and claim for the interest charged on the loan, in accordance with the vehicle's percentage of business use.

A chattel mortgage generally means more deductions and savings for your company. You can also package most of your car running costs together into a single monthly payment to save time and hassle throughout your loan term and make life easier at tax time.



Novated Lease

Q: What is a novated lease?

A: A novated lease allows you to treat your personal car like a company car. It's a three-way agreement between you, your employer and Auto Car Finance, and allows you to access significant income tax and GST savings and fleet discounts for fuel and servicing.

Q: Why should I choose a novated lease?

- 1. Save on tax** – You can access significant income tax savings by paying for some of your car's running costs from your pre-tax income. You'll also save the GST portion of your running costs and the vehicle's purchase price (when you buy from a registered dealer).
- 2. Save on the purchase price** – At Auto Car Finance we'll get you the best price for your new car and the best value for your trade-in. You can choose to novate a new car, used car or your current car. Because we manage more than 20,000 cars and request over 3,000 quotes each month, we have access to favourable pricing.

- 3. Save on running costs** – Let us take care of your servicing and repairs. Our network of vehicle servicing specialists offer fleet discounts on parts and labour, and we monitor all jobs and billing to ensure you're not overcharged.
- 4. Enjoy convenience** – Your Auto Car Finance fuel card is accepted at more than 90% of suppliers across Australia, and offers savings from 3 cents per litre on petrol and diesel products. You'll also have 24/7 access to your account online to keep track of your finance and running costs.

Q: How does a novated lease work?

A: Under a novated lease, you agree to forgo a portion of your salary to cover your car's running costs, some of which you can pay for in pre-tax dollars. Auto Car Finance then uses regular salary deductions to pay for your car's running costs including finance, insurance, registration, fuel, servicing and tyres on your behalf.

Q: What is a residual value?

A: The residual value is the GST-inclusive amount owing on your car at the end of your novated lease. When your lease expires, you'll have the option to pay the residual value or re-finance the lease for a further term.

Q: What does a novated lease include?

A: A novated lease includes all of your car's major running costs, including:

- Finance
- Insurance
- Registration
- Fuel
- Servicing, tyres and repairs
- Roadside assistance

Q: How do I know if I'm eligible for a novated lease?

A: First, check with your employer if you're entitled to a novated lease. Then call us on 1300 547 226 to explore the best option for you and work out how much you can save.

Q: How is my employer involved with a novated lease?

A: Once you sign a finance lease with Auto Car Finance, a second document called a novation agreement is used to transfer some of your lease obligations to your employer. Your employer will deduct a set amount from your salary (split into pre and post-tax portions) and transfer the money to Auto Car Finance to pay for your car's lease and running costs.

Q: What kind of car can I choose?

A: Unless restricted by your employer, you can choose any make and model Australia-wide. You can use a novated lease for a new car, a used car, or your current car. Speak to your employer initially to check if they impose any restrictions on the types of vehicles you can finance.

Q: What car products are not included in a novated lease?

A: The ATO (Australian Tax Office) stipulates that the following items cannot be included under your novated lease:

- Road tolls and e-TAG expenses
- Fines and other infringement notices
- Accessories fitted to the car after purchase (such as tow bars, roof racks, etc)

Q: Is roadside assistance included with my novated lease?

A: All Auto Car Finance novated lease customers can enjoy 24/7 roadside assistance, nationwide. You'll have the option to include roadside assistance as part of in your running costs budget for the life of your lease.

Q: Can I organise my own roadside assistance?

A: Absolutely. But if you organise your own roadside assistance, contact the provider directly to confirm that your policy will cover you for the life of your novated lease.

Q: Can I break my novated lease contract?

A: When you enter into a novated lease, you agree to lease the car for a fixed period of time, so it's important to choose a lease term that reflects how long you intend to keep the car. If you break the lease, you'll need to pay the remaining lease repayments and the residual value of your vehicle (both GST-inclusive).

Q: What should I consider before signing a novated lease?

A: A novated lease is a significant financial commitment and involves risks and responsibilities. We encourage you to seek independent financial advice to determine whether a novated lease is right for you.

You should be aware that if tax legislation changes, your salary sacrifice amount will be adjusted to reflect the increase/decrease in the amount of tax payable.

Additionally, if you cease to be employed for any reason, your employer's obligation to pay the lease ends and this obligation reverts to you.

Q: What is fringe benefits tax (FBT)?

A: A novated lease allows you to reduce your taxable income. To offset some of this reduction in income tax, the Australian Tax Office (ATO) levies another tax called FBT on the novated lease that your employer provides to you.

The amount of FBT you'll be charged mainly determined by the value of your car. A novated lease is tax effective because in most cases, your income tax savings will be greater than the FBT payable.

Q: What are my 'consumer guarantee' rights under Australian Consumer Law?

A: The Australian Competition and Consumer Commission (ACCC) has created a fact sheet for new car buyers to receive at the point of purchase. The fact sheet explains consumer guarantees and their interaction with warranties, and details what consumers can expect if there is a problem with their new car. A copy of this fact sheet should be provided by the dealer supplying the leased vehicle at delivery.

As the owner of the vehicle, Auto Car Finance will pass the benefit of these 'consumer guarantee' rights to you during the lease term and provide you with assistance to enforcing your 'consumer guarantee' rights if required.

Car Insurance

Q: What type of insurance can I get with Auto Car Finance?

A: At Auto Car Finance, we offer a range of industry-leading car insurance products. These include comprehensive car insurance, extended warranty insurance, scratch and dent insurance and tyre and rim insurance.

Q: Why should I choose Auto Car Finance insurance?

A: Our insurance products offer you real value and give you peace of mind that you'll be covered in the event of an accident. Our insurance consultants can talk you through the benefits and inclusions of Auto Car Finance's insurance products.

Car Management

Q: What is Auto Car Finance Car Management?

A: Car Management is a product unique to Auto Car Finance. Based on your car and driving habits, we set a budget upfront to cover your car's running costs in one regular payment. We also give you access to fleet savings for fuel, servicing and repairs. It's a great way to simplify and minimise your car running costs and maximise your peace of mind.

Q: How does Auto Car Finance Car Management work?

A: Your Auto Car Finance consultant will work with you to set a realistic budget to cover all your vehicle's ongoing running costs, based on your car and driving habits. A regular payment is then deducted in line with your pay cycle to ensure you're never out of pocket.

Auto Car Finance Car Management includes:

- Fuel
- Registration
- Servicing, repairs and tyres
- Auto Car Finance Insurance (optional)
- Auto Car Finance Roadside Assistance (optional)
- Auto Car Finance Carbon Reverse (optional)

Tips for Buying and Selling Vehicles

Tips for Buying a Used Vehicle

Buying a new car is a big decision. Your vehicle is likely to be one of your most significant assets, so it's important to do your due diligence before you buy a used car.

Following the steps below will mean you undertake a thorough check on the used car you're considering buying, and gives you the best chance of avoiding a lemon.

1. Search for used cars on a website like carsales.com.au:
 - Work out the vehicle type that best suits your needs.
 - Consider both private sales and dealer offers.
 - Use filters to narrow your search. The year of manufacture and kilometres travelled are helpful variables to zero in on your ideal car.
2. If you're buying privately, before you commit to inspecting the vehicle in person, ask the seller:
 - How long have you owned the vehicle?
 - Where was the vehicle purchased?
 - Is the vehicle under finance?
 - Has the vehicle been in any accidents?
 - Does the vehicle have a complete service history? Was the servicing conducted by the dealer or an independent mechanic?
 - Are you negotiable on price?
3. If the car is listed online, send the URL to Auto Car Finance for our review. We deal with thousands of cars each year and have a wealth of industry knowledge about manufacturers and models to avoid. We'll take a thorough look and let you know whether we think the vehicle is a prudent purchase.
4. Don't pay for an encumbrance search to see if there's money owing on the vehicle – we do this as standard before your finance settles.

Tips for Selling a Vehicle Privately

Selling your car privately can be a daunting and time-consuming process – but is usually a more financially-rewarding approach than trading it in.

Timewasters and those wanting to buy your car for an absolute steal abound – these steps will give you the best chance of achieving a straightforward private sale that delivers the financial outcome you're hoping for.

1. Have the vehicle professional cleaned or detailed inside and out.
2. Create a listing at carsales.com.au:
 - Include as much information about the vehicle as you can.
 - Photos are vital – provide at least twenty clear photos of the car both inside and out, including shots of the odometer and your service history record.
3. Screen all enquiries to avoid spending time on timewasters. Some good questions to ask potential buyers are:
 - Are you ready to buy now?
 - Do you have finance organised?
 - Are you comfortable with the advertised price?
 - Are you considering other cars?
 - Would you buy my car if it's as I've described in the ad?
4. Arrange for potential buyers to inspect your car at a time that's convenient for you - a genuine buyer will accommodate your schedule.
5. Ask for a deposit to secure the vehicle if a buyer confirms they want to buy. Keep your advertising live until you've received all funds and the sale is complete (you can pause your listing if you'd prefer).
6. Never release the vehicle until you have cleared funds. Always ask for a bank cheque rather than a personal cheque.
7. If your vehicle is under finance, the buyer usually pays the finance provider directly, and any remaining funds go to the registered owner of the vehicle.

Partnering with Us

At Auto Car Finance, we're always looking for opportunities to partner with like-minded organisations to support them – and their employees – with flexible and affordable novated leasing, salary packaging and fleet management solutions.

Whether you're looking to provide your employees with the option to salary package a vehicle via novated lease or need support with fleet management, Auto Car Finance can help. Since 2004, we've worked with private companies and government clients across Australia to provide simple, tax-effective automotive finance solutions.

Our partners enjoy market-leading rates, exceptional customer service and an efficient, hassle-free service. Our clients rate us as 5/5 on Google, and two-thirds of our business is via referral from happy customers. Importantly, we don't work based on commission – our focus is on sourcing and structuring the best deal.



Novated leasing and salary packaging made easy

Not sure if novated leasing is right for your business? Our process is designed to simplify salary deduction and remittance, minimise administration and integrate seamlessly with your internal systems.

The right novated leasing package will allow you to differentiate your brand and attract and keep the best people. By allowing your employees to pay for their vehicle costs using pre-tax dollars, you're effectively giving them a pay rise – at no cost to your business.

Tailored fleet management solutions

Focus on what you do best and leave your fleet management to the experts when you partner with Auto Car Finance. We can customise an end-to-end fleet management solution that includes vehicle sourcing, delivery, servicing, fuel and insurance, and simplifies your administration with a single monthly invoice.

Get in touch with Auto Car finance today for a confidential discussion about partnering with us to create tailored novated leasing, salary packaging and fleet management arrangements for your business.

“We have now used Auto Car Finance for the purchase of cars and equipment purchases for our business and we will continue to use their service due to the ease of the whole process, the friendly and professional customer service and the fact that they are prepared to go the extra mile to help you with your finance needs. Their customer service is outstanding. Highly recommend this fantastic service and team.”



Google Rating

5/5 ★★★★★



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